Bentung

7 8 1906

S/ No 3-5, 9

Previous references.

1906-7
Banking

File No. 1

Serial Nos. 3 to 5 K

Later references.
R. Mayo 985 627-B-6-08
B-9-10 885-9

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Part B. for January ~~February~~

SUBJECT.

The late Agricultural Bank at Chikmagalur

From - The Dy. Commr. Kadur District - No. 243 of 19-9-06
Submits a statement showing particulars of instalments payable annually and the amounts paid towards the first instalment by the members of the above bank and prayes the grant of certain concessions in respect to payment of instalments and interest due by them

4. To - The Revenue Commissioner in Mysore - No. R 2753 of 15-10-06
Forwards the above letter with its Enclosures & requests to be favored with the opinion in the matter.

6. From - The Rev. Commr. in Mysore - No. 4756 of 8-11-06
Proposes that such of the members as pay up the fixed instalments of principal may be in possession & management of their Estates, that in the case of others good & sufficient legal possession of the Estates leaving the management to their owners, & taking towards the loan the net proceeds of the Estates, whilst in the case of others who do not pay

G. R. S. 38

to either of these terms the Estates may be taken and managed by Govt. till they could be advantageously disposed of in public auction or by private negotiation

8. So - the Rev. Govr., Dy. Comrs, Kadar & Hasan Distts & Comptroller
No. H 5861-4 of 28-1-07

States that Govt. are not prepared to entertain recommendation for the grant of further concessions and approves of the Dy. Comrs' proposal to postpone the sale of the Estates in question

G. R. S. 11] 1906.07

GENERAL AND REVENUE SECRETARIAT.

(Banking)

NOTES.

File. No 7-06

FILE HEADING.

The late Agricultural Bank at Chikmagalur

From

The Dy. Commissioner - Kadur District

No. 243 Dated 19-9-06 Received 24-9-06

Diary No. 1269 | Enclos. 11 | Spare Copies. | Serial No. 3

BRIEF ABSTRACT OF LETTER.

Submits a Statement shewing particulars of instalments payable annually and the amounts paid towards the first instalment by the members of the above bank and proposes certain arrangements the grant of certain concessions in regard the payment of instalments and interest due by them

NOTES AND ORDERS.

The following amounts are due by the members of the late Agricultural Bank at Chikmagalur.

Loan - - - 2,93,012-8-7

Interest - - - 60,651-12-2

Advances for working Expenses 28-344-13-8

Notes—First sheet.

MGCPB—30,000—17-2-05.

Serial No.

The above amounts are payable in 20 annual instalments and the first instalment thereof is as follows.

On account of loan -	21,559-13-3	
Do - interest -	3,022-9-2	
Do - advance -	613-15-10	
		25,196-6-3.

Out of the said sum of Rs. 25,196-6-3 a sum of Rs. 17,516-6-5 is reported to have been recovered leaving a balance of Rs. 7679-15-10 still due for 1905-06.

The members pray for the remission of the accumulated interest of Rs. 60,651-12-2 and for the recovery of the principal in 20 Equal instalments bearing no further interest.

The Dy. Comr. recommends that the principal and accumulated interest may be recovered from these members by 20 Equal annual instalments without any further charge of interest.

When the Dy. Comr. of Hapur district recommended for favorable consideration the prayer of the members of the late Agricultural Bank at Sahaspur for increasing the number of instalments and remitting the interest due on the original loan, the Govt in their Rev. Dep. No. $\frac{\text{H } 3130-1}{\text{B. } 3-05}$ of 15-11-05 declined to grant the prayer on the ground that the terms fixed for repayment of loans by these two

NOTE.—Contn. sheet

Serial No.

banks were very liberal.

Of the Sesi members whose Estates were ordered
Flag 5 to be sold in G.O. Nos. †Ht 4218-21/B33-04-11 of 6-1-05,
but subsequently postponed in G.O. No. †Ht 14574 9/
Flag 7 B2-05-8 of 1-9-05, Sri Sivaji Ramachendra Row
has paid up in full the 1st instalment. The re-
maining 5 viz - Mr. Jagannatha Rao, Mr. Abdul
Khader Sab, Saraswathamma (late Ramchandra Rao)
Mr. A. Rama Rao and G. Raja Rao still owe
a balance of Rs. 41448-8-5.

The Dy. Commr. includes Sivaji Ramachendra Row
with the solvent members and States as regards the
remaining five insolvent members, that if their
Estates are decided to be sold there is no chance of re-
-covering more than Rs. 15000 against a total debt
of Rs. 85,145 due to Govt & that this will not only
result in great loss to Govt., but also deprive all
of them permanently their means of livelihood.
and proposes therefore that the sale of the Estates
might be postponed for a period of three years during
which time the payment of the instalment may
be suspended, so that the realisation might be ap-
-plied under proper safeguards for the improve-
-ment of the Estates; or if the Govt think postpone-
-ment undesirable, the accumulated interest
might be remitted and the principal alone re-
-covered in 25 Equal annual instalments.

Note—Contn. sheet

Subd.
BK. 29/9/06

GPB—50,000—23-10-05

G.R.S. 12J

General and Revenue Secretariat.

File No. 7 of 1906

Serial No.

Please put up a draft sending the Dy Commrs letter and enclosures to the Rev Commr & requesting him to favour Govt with his opinion in the matter

null 4.9.06

Submitted with a draft

BK 5/10/06.

Issue memo 6.10.06

4 To The Revenue Commissioner in Mysore

No. Fl 2753 of 15-10-06

Forwards the above letter with its Enclosures and requests to be favored with his opinion in the matter

5 From - The Revenue Commissioner in Mysore

No. 4756 of 8-11-06

Proposes that such of the members as pay up the fixed instalments of the principal amount may be in possession and management of their Estates, that in the case of others the Govt. may assume legal possession of the Estates leaving the management to their owners, and take towards the loan the net proceeds of the Estates, whilst in the case of others who do not agree to either of these terms the Estates may be taken and managed by Govt till they could be advantageously disposed of in public auction or by private negotiation

filed. 14/11/06

NOTE—Contn. sheet

GPB—50,000—23-10-05

Serial No.

The debtors repeat their request for the remission of the accumulated interest amounting to over Rs.60,000/- and for the repayment of the principal, without the levy of any further interest during the first 5 years in instalments of 2½% instead of 5% as now ordered.

2. The request for the remission of the arrears of interest in the case of this as also of the Saklespur bank has been more than once been rejected and it is considered unreasonable by all the Officers viz. the Deputy Commissioner, the Revenue Commissioner and the Inspector of Agricultural Banks and may therefore- [redacted] - be again refused.

3. In Proceedings No.1457-9/R.2-05-5 dated 1st September 1905, the Government stated that the request of the members of the Chickmagalur bank for reduction of the annual instalments during the 1st five years could only be considered after the first instalment under the new arrangement was punctually paid up. From the statement appended to the Deputy Commissioner's letter it appears that the whole of the 1st instalment has been recovered from only 11 out of the 20 members. The remaining 9 have promised to pay up soon the balances still due from them towards the first instalment.

4. The Deputy Commissioner's recommendation is

GPB—50,000--23 10-05

Serial No.

is that "the principal and accumulated interest alone may be recovered from the members in 20 equal instalments without any further charge of interest and that in case of default in any single instal-ment they may be required to pay interest at 4% on the total sum due by them". The Inspector of Agricultural Banks thinks, "it is better to reduce the amount of the instalment to 2½% or 3½% for the first 5 years and levy the balance afterwards in equal instalments or as requested by the members" (5% for 10 years and 7½% for 5 years) and states that the question of remitting any portion of the interest may be considered only in the case of those members who may pay up the principal in 10 or 15 years.

5. It is doubtful how these concessions if granted would benefit either the debtors or the Government. It is a plausible argument that if less is taken from the annual yield more will be left to improve the estate and the improvement may benefit both the debtors and the creditors. But the annual yield is so uncertain that it may not be even enough to pay the reduced instalments. On the other hand in the event of the estates yielding a large income in any year, if there is no likelihood of the earlier recovery of the debts or of ensuring the certainty of their realization

the cost would be deprived by the remission of interest or reduction of the amount of instalment, of the chance of realizing earlier the amounts due to them. If the debtors can afford to pay, the sooner the sums are recovered the better

NOTE—Contn. sheet

GPB—50,000—23 10-05

Serial No.

realization the creditor has no advantage corresponding to the concession he is asked to show. Mr.Pilkington's view of the matter reproduced below seems to be very sound.

"I consider that this early departure from the lines laid down will create a bad precedent. Government has granted very liberal terms for repayment; and in my opinion sufficient trial has not yet been given; concession should not be made unless it is clearly shown that such will lead to and aid in the recovery of the debt to Government. The Revenue Commissioner is of the same opinion and he states that "since it is difficult to predicate whether the members will be able to keep to their engagement if these concessions are now granted there is little wisdom in making such concessions only to forego the chances which Government may have of realizing a larger proportion of the debt from the more valuable securities. It is better therefore to put off the consideration for a year or two and to enforce in the meantime the terms fixed by Government in Proceedings No.Fl.4218-21/ B.33-04-11 dated 6th January 1905."

6. The proposals contained in para 5 of the Revenue Commissioner's letter while reserving for future consideration questions of granting concessions and thus holding out hopes, contemplate

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Serial No.

contemplate direct management by the Government of the estate in one form or another when the members do not pay enough to cover "the ~~amount~~ annuity or instalment fixed for the principal of the loan". Management by Government is difficult and expensive and it seems best to leave it in the hands of the estate owners taking care however to safeguard the interest of Government by inspection of the annual crops and estimate of their yield to see that what the debtors can afford to pay is not withheld from Government. Under the circumstances the order on the recommendations made may be that the arrangements sanctioned on 6th January 1906 have not in the opinion of Government been worked for a sufficiently long time to have afforded useful experience to consider proposals for their revision and that the Government are not therefore prepared to entertain recommendations for the grant of ~~further~~ further concessions.

7. As regards the six estates which have been ordered to be sold the Deputy Commissioner 's ~~alternative~~ proposal is that their "sale may be postponed for a period of three years during which time the payment of the instalment may be suspended so that the realization may be applied under proper safeguards for the improvement of the estates". If the postponement is considered undesirable he

GPB—50,000--23 10-05

Serial No.

he recommends that the accumulated interest may be remitted and principal recovered in 25 annual instal-ments. It is proposed that the crop on these estates should be gathered under the supervision of a Government agency and disbursements on account of working and supervision charges made out of the realizations deposited in the Government Savings Bank.

As stated by the Revenue Commissioner it is not advisable to sell these estates and the proposal to postpone ~~the~~ their sale for three years may be approved. If however there is any good offer in the meantime, ~~this~~ it may be ~~submitted~~ reported for the orders of Government.

The remission of interest and ~~the~~ extension of time for repayment, are questions which, as in the case of the other estates, need not be ~~now~~ considered now.

8 As for supervising the gathering of the crops etc., it is not clear what Government agency is intended to be employed. If the Inspector of coffee estates can attend to this work, the arrangement does not entail additional expense. Otherwise it seems better to leave the working of the estates in the hands of the owners themselves, taking the usual precautions to prevent them from withholding the net income which should be paid in adjustment of the amounts due by them.

Subd. to Secy 9/12/06

GPB—50,000—23 10-05

G.R.S. 21

General and Revenue Secretariat.

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Serial No.

I generally agree with the Asst Secy. I would however like to see a draft dealing with the various points raised.

18/12/06

Submitted with a draft to Secy

17/12/06.

18/12

21/12/06

22

26.12.06

3342

3.1.07

16.1.07

8

To The Rev Comr

" D.C Kadur

" D.C. Hassan

" Comptroller

no. 7F.5861-4 dt 28.1.07.

" States that Govt are not prepared to entertain recommendations for the grant of further concessions & approves of the Dy Comrs proposal to postpone the sale of the estate in question

Submitted with a draft returning the Hon. Wilkinson's Inspection notes & his letter No. 45 of 11-8-06 as requested by the Dy. Comr. Kadur vide his letter No. 243 of 19-9-06.

18/2

ORE—Contn. sheet

GPB—50,000—23 10-05

G.R.S. 12]

General and Revenue Secretariat.

File No. 7 of 1906

Serial No.	
	To the Dy. Comr. Kadur D.O. No. H 6033 of 5-2-07. Returns Inr. Pillai's latest inspection notes and his letter No. 45 of 11-8-06.

Note.—Contn. sheet

GPB—50,000—23-10-05

D1269 6-(3)

1906 37-06

From The Deputy Commissioner
Kadiri District

To The Secretary to the Govt of Mysore
General and Revenue Dept

Dated 19

Despatched 21st September

Received

General No. 243
No.

Enclosure No. //

Submitting a statement shewing particulars of instalments payable annually and the amounts paid towards the 1st instalment by the members of the late Chikmagalur Agl Bank and proposing certain arrangements.

Chikmagalur 19th Sept [redacted] 1906

From

M. Chengiah Chetty Esq, B.A.
Offg: Deputy Commissioner
Kadur District

To

R. S. Chandrasekhara Aiyar Esq, B.A.B.L.
Secretary to the Government of Mysore
General and Revenue dept

Sir,

In continuation of my letter No 794 dated 12th May last, proposing certain amendments in the form of bond to be executed by the several members of the late Chikmagalur Agricultural Bank, I have the honor to submit herewith a statement shewing particulars of instalments payable by them annually and the amounts paid by them towards the first instalment.

Rev. No. 1 Issued with the Govt Order No [illegible] dated [illegible]

2 It will be seen that out of the sum of Rs 2519-6-3 due for the past year, Rs 1758-6-5 were paid up leaving a balance of Rs 760-15-10 still to be recovered. Of this balance, Rs 327 is the aggregate amount due by Messrs Veeranna Gowda, Chennabasappa Shetty, Srinivasa Rao and Raghavendrappa and they have promised to pay up the same soon. The remaining amount, it will be observed, is due from the 5 members, viz

Mr P. Jagannatha Rao
G. Abdul Khader Sab
M. Saraswathamma
(late Ganesha Rao)

Mr A. Thamma Rao
G. Raja Rao

whose estates were originally ordered to be sold

sold after the Bank was wound up, but which measure, on my recommendation, was postponed till the next harvest with a warning that if then the instalments due by them were not paid up in full their estates would be sold.

3. I shall first express my views upon the representations of the other members and then deal with the case of each of the defaulting members noted above separately. The members came to me in a body and jointly presented a petition (which I herewith forward) praying for the remission of the accumulated interest amounting up to the end of march 1905, to Rs 6651-12-2, the principal alone being recovered in 20 equal instalments bearing no further interest. The reasons they urge in favour of their prayer are briefly the following:

(1) continued depression in the price of coffee,

(2) the poor outturn of crop every alternate year; and

(3) the want of wherewithal to maintain their estates in an efficient condition, of the major portion of their income is required to pay up the instalments.

4. Although these are facts which cannot be gainsaid and although the members are permanent residents of the place more or less dependant for their maintenance

on the income derived from their estates still, I consider their demands to be too much for the Government to meet. But all these members have more or less paid up the stipulated instalment and by this proved themselves deserving of some concession which was in a way promised them in the last portion of G. O. No 8L 1457-9 dated 1st September 1905, wherein it was observed that the request of the members for a reduction of the annual instalments of the loan during the first five years can only be considered after the first instalment was paid up. I would therefore urge for the kind consideration of Government that the principal and accumulated interest alone may be recovered from these members by 20 equal annual instalments without any further charge of interest. In case of default in any single instalment they may be required to pay interest at 4% on the total sum due by them.

5 Of the 6 members whose estates were ordered in the first instance to be sold,

(1) Mr Sivaji Ramachendra has paid up in full the 1st instalment and I understand is likely to continue to do so, I would therefore include him with the above members.

(2) Mr Abdul Khader Sab lately died of plague. He was a very respectable and

influential patel of the mahommadan Community in Chikmagalur. Out of last year's proceeds, he paid Rs 500/. towards the 1st instalment, leaving a balance of Rs 704-10-2 still to be paid. Mr Pilkington estimates the value of the work done to the estate to be Rs 520/. Kasim expressed his inability to pay the balance and prayed for certain concessions. I consulted Mr Pilkington as to the desirability of postponing the instalments for 3 years and utilize the whole amount of Rs 1,440 to be realized from the crop, minus the assessment of Rs 75/. and supervision charges of Rs 360/. per annum for the improvements of the estate, but he was not in favor of the proposal. The total amount due by this planter on this date is Rs 17393-14 and the property is estimated as likely to fetch only Rs 5000. I am of opinion that when it is actually put up for sale, even this estimated amount may not be realized. On the other hand, as Mr Abdul Khadir is succeeded by his son Mr Abdul Khalik who is an energetic and industrious young man, I have no doubt he will spare no pains to improve the estate if he is given time as proposed by me.

(3) Similarly, Mr Ganesha Rao who belonged to a very respectable family and

was for a long time a conscientious and active member of the Representative Assembly is dead leaving no issues. He has left a widow who has paid up Rs 540/- and has only to pay Rs 151-7-7 towards the instalment. She also prays that the payment of instalments may be postponed for 2 or 3 years. The total amount due by this planter is Rs 10068-3-7 and the estate is valued by Mr Pilkington at Rs 3000/- Its sale will therefore result in heavy loss to Government.

(4) Mr A. Shama Rao, I regret to say, has been unable to pay anything towards the 1st instalment. Out of the proceeds, viz Rs 1300-0-0 he paid Rs 600-0-0 towards the assessment and spent Rs 600-0-0 on working the estate. He also prays for similar postponement of the demand of instalments for 3 years. Mr Pilkington proposes that one year's time might enable him to complete the shade regulating required for the estate, and I think that if it is properly worked at an annual expenditure of Rs 1250/-, coffee worth Rs 2000/- may be annually reaped. The property is now worth Rs 7000/- as per Mr Pilkington's report against a debt of Rs 4046-9-9. Its sale therefore is undesirable.

(5) Mr. Jaganatha Rao. This planter has paid up only Rs 200/. leaving a balance of Rs 580-5-3. He says that he realized from last year's crop Rs 640/., utilized Rs 330 for the working expenses of the estate and paid up the remainder towards the instalment and Kandayam. It is therefore clear that he is unable to pay more. He says that he may be permitted to continue to pay towards the instalments whatever amount remains after defraying working expenses and Kandayam. The debt due by him to Government is Rs 11287-5-. His estate is valued at Rs 2000/.

Grd

(6) Mr. Raja Rao has paid up Rs 189/. towards the prescribed instalment leaving a balance of Rs 214-13-. He prays that he may be allowed as originally proposed, vide para 6 of the G.O. quoted above, to pay the loan without interest by annual instalments equal to the full value of the annual yield of coffee from the estate, without any deduction for working expenses which he says, he will meet from his own resources. The present value of the estate is stated to be only Rs 5000-0-0 which is not even 1/12th of his debt, viz 5,915. 1. 2. The management of the

estate is now in better hands and there seems to be prospect of improvement and recovery of Rs 200/- on an average annually. Mr. Raja Rao's request may therefore be sanctioned as these terms are far more advantageous than disposing of the estate for Rs 500/- or less as the Government is likely to realize this sum within 3 years. If on the other hand it is decided to sell outright the estates of these insolvent members, there is no chance of recovering more than Rs 15000/- against a total debt of Rs 85,145/- due by them, it will not only result in great loss to Government but also deprive all of them permanently their means of livelihood as none of these own any other properties worth mentioning.

7. I therefore still hold that the sale of the estates might with advantage be postponed for a period of 3 years during which time the payment of the instalment may be suspended, so that the realization might be applied under proper safeguards for the improvement of the estates. Should however Government think the postponement undesirable, the accumulated interest might be permitted and the principal alone recovered in 25 equal yearly instalments. In either case, the crop on these estates should be gathered and sold under the supervision

of

of Government Agency, the realization deposited in the Savings Bank and working expenses paid therefrom to improve only the portions of the estates selected by Mr Pilkington. Out of the proceeds one-fifth may be given to the owners as supervision charges.

8. As these members like others are anxious to discharge their liabilities to Government, I fully believe that if one of the two alternative proposals is adopted, it will not only pull them through but also result in averting heavy loss to Government eventually.

9 Mr Pilkington's latest inspection notes and his letter No 45 dated 11th August 1906 (to be kindly returned) are herewith forwarded together with the petitions of the members.

I have the honor to be,

Sir,

Your most obedient servant,

[signature]

Offg: Deputy Commissioner
Kadiri Circle

HH

No.	Names of members	Amount of loan due			Annuity payable in 20 years at 4% interest			Amount of interest due			Amount of interest payable in 20 years			Amount of advances due			
1	2	3			4			5			6			7			
1	Mr C. Basavegowda	26372	4	3	1940	7	6	5407	8	6	270	6	.	752	1	.	
2	" V. Rama Rao (late Gundappa)	10943	12	.	805	3	10	2214	10	4	110	11	8	-	-	-	
3	" G. Shikali Saheb	25880	11	9	1904	4	11	325	4	7	16	4	3	-	-	-	
4	" P. Jagannatha Rao	9138	-	9	672	6	-	2128	7	.	106	6	9	20	133		
5	" G. Abdulkhader Sab	13649	12	3	1004	5	7	3187	8	6	159	6	.	556	-	-	4
6	" Sivappasetty	3370	1	.	247	15	6	691	9	11	34	9	4	132	-	-	9
7	" D. Veerama Gowda	6722	3	.	494	9	9	1369	4	5	68	7	5	79	8	.	6
8	" Channabasappasetty	28067	4	6	2065	3	.	6734	5	4	336	11	6	775	-	-	5
9	" A. Chendregowda	12114	4	9	891	5	11	1611	1	5	80	8	10	-	-	-	-
10	Mr. Saraswathamma (late Ganesha Rao)	7796	1	10	573	10	.	2092	3	4	104	9	9	179	14	5	13
11	Mr C. Vasudeva Rao	35209	4	.	2590	11	2	8086	-	7	404	4	10	-	-	-	
12	" A. Shama Rao	32089	7	.	2361	2	3	7625	9	9	381	4	6	745	9	-	5
13	" K. Hanmanta Rao	3036	1	3	223	6	4	646	4	8	32	5	-	-	-	-	-
14	" B. Ranganna	3280	5	3	241	5	9	459	14	3	22	15	11	174	-	-	
15	" T. Raghavendrappa	31124	4	6	2290	2	-	7405	8	1	370	4	5	1647	-	-	12
16	" C. Srinivasa Rao	33136	5	6	2438	2	9	7858	14	7	392	15	1	2817	-	-	20
17	" G. Raja Rao	4629	5	9	340	6	6	1285	10	5	64	4	6	-	-	-	-
18	" Sivaji Ramachendra	2705	14	.	152	11	11	441	13	5	22	1	5	-	-	-	-
19	" B. Sitaramaiya	2435	13	.	179	3	8	494	8	3	24	11	7	252	-	-	18
20	" B. Ranga Rao	1944	4	3	143	-	11	385	8	10	19	4	5	214	-	-	1
	Total	293012	8	7	21559	13	3	60651	12	2	3022	9	2	8344	13	8	61

Chikmagalur
19th September 1906

Payable in 20 years	Total cols: 4 & 8		Amount paid as instalment for 1905-06		Balance of instalment due for 1905-06		Remarks
8	9		10		11		12
5 3	2266	2 9	2276	15 3	+10	12 6	
- -	915	15 6	915	15 6	-	- -	
- -	1920	9 2	1920	9 -	-	- 2	
8 6	780	5 3	200	- -	-580	5 3	
14 7	1204	10 2	500	- -	-704	10 2	
11 5	292	4 3	292	4 3	-	- -	
13 7	568	14 9	568	14 9	-	- -	
- 5	2458	14 11	2300	- -	-158	14 11	
- -	971	14 9	708	13 4	-263	1 5	
3 10	691	7 7	540	- -	-151	7 7	
- -	2995	- -	2994	15 10	-	- 2	
13 8	2797	4 5	-	- -	-2797	4 5	
- -	255	11 4	255	11 4	-	- -	
12 9	277	2 5	276	14 7	-	3 10	
2 10	2781	9 3	500	- -	-2281	9 3	
4 4	3038	6 2	2500	- -	-538	6 2	
- -	403	11 -	189	14 -	-214	13 -	
- -	174	13 4	174	13 4	-	- -	
8 8	222	7 11	222	7 11	-	- -	
12 -	178	1 4	178	1 4	-	- -	
15 10	25196	6 3	17516	6 5	7690	12 4	

for Deputy Receiver

ಪಂಚಾಯತ್
ದಿನಾಂಕ 20/8/08

ಸೇವೆಯಲ್ಲಿ

ಸಂಗತಿ: ಕುಡಿಯುವ ನೀರಿನ ಬಾವಿಯನ್ನು ಸ್ವಚ್ಛಗೊಳಿಸಿ ಕ್ಲೋರಿನೇಷನ್ ಮಾಡಿಸುವ ಬಗ್ಗೆ.

ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯ ಎಲ್ಲಾ ಕುಡಿಯುವ ನೀರಿನ ಬಾವಿಗಳನ್ನು ಸ್ವಚ್ಛಗೊಳಿಸಿ ಕ್ಲೋರಿನೇಷನ್ ಮಾಡಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲು ಕೋರಿದೆ.

ನಾವು ಪಂಚಾಯತ್ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಸಾರ್ವಜನಿಕರಿಗೆ ಕುಡಿಯಲು ಶುದ್ಧ ನೀರನ್ನು ಒದಗಿಸಲು ಪ್ರಯತ್ನಿಸುತ್ತಿದ್ದೇವೆ. ಆದರೆ ಕೆಲವು ಬಾವಿಗಳಲ್ಲಿ ನೀರಿನ ಮಟ್ಟ ಕಡಿಮೆಯಾಗಿರುವುದರಿಂದ ಮತ್ತು ಕೆಲವು ಬಾವಿಗಳಲ್ಲಿ ಹೂಳು ತುಂಬಿರುವುದರಿಂದ ಬಾವಿಯ ನೀರು ಕಲುಷಿತಗೊಂಡಿರುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ಆದ್ದರಿಂದ ಬಾವಿಗಳನ್ನು ಸ್ವಚ್ಛಗೊಳಿಸಿ ಕ್ಲೋರಿನೇಷನ್ ಮಾಡಿಸಿದರೆ ಸಾರ್ವಜನಿಕರಿಗೆ ಶುದ್ಧ ನೀರು ಒದಗಿಸಲು ಅನುಕೂಲವಾಗುತ್ತದೆ. ಆದ್ದರಿಂದ ಬಾವಿಗಳನ್ನು ಸ್ವಚ್ಛಗೊಳಿಸಿ ಕ್ಲೋರಿನೇಷನ್ ಮಾಡಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲು ಕೋರಿದೆ.

ಅಧ್ಯಕ್ಷರು

ಶೀರ್ಷಿಕೆ ಅಥವಾ ಸಂಕ್ಷಿಪ್ತ ಪರಿಚಯ ಇಲ್ಲಿ ಬರೆಯಿರಿ.

ಇಲ್ಲಿ ಮುಖ್ಯ ವಿಷಯವನ್ನು ಬರೆಯಿರಿ. ಇದು ಒಂದು ಸಾಮಾನ್ಯ ಪಠ್ಯ ಪ್ರದೇಶವಾಗಿದೆ. ನೀವು ಇಲ್ಲಿ ಯಾವುದೇ ವಿಷಯವನ್ನು ಬರೆಯಬಹುದು. ಇದು ಒಂದು ಸಾಮಾನ್ಯ ಪಠ್ಯ ಪ್ರದೇಶವಾಗಿದೆ. ನೀವು ಇಲ್ಲಿ ಯಾವುದೇ ವಿಷಯವನ್ನು ಬರೆಯಬಹುದು.

ಇಲ್ಲಿ ಮುಖ್ಯ ವಿಷಯವನ್ನು ಬರೆಯಿರಿ. ಇದು ಒಂದು ಸಾಮಾನ್ಯ ಪಠ್ಯ ಪ್ರದೇಶವಾಗಿದೆ. ನೀವು ಇಲ್ಲಿ ಯಾವುದೇ ವಿಷಯವನ್ನು ಬರೆಯಬಹುದು. ಇದು ಒಂದು ಸಾಮಾನ್ಯ ಪಠ್ಯ ಪ್ರದೇಶವಾಗಿದೆ. ನೀವು ಇಲ್ಲಿ ಯಾವುದೇ ವಿಷಯವನ್ನು ಬರೆಯಬಹುದು.

ಇಲ್ಲಿ ಮುಖ್ಯ ವಿಷಯವನ್ನು ಬರೆಯಿರಿ. ಇದು ಒಂದು ಸಾಮಾನ್ಯ ಪಠ್ಯ ಪ್ರದೇಶವಾಗಿದೆ. ನೀವು ಇಲ್ಲಿ ಯಾವುದೇ ವಿಷಯವನ್ನು ಬರೆಯಬಹುದು. ಇದು ಒಂದು ಸಾಮಾನ್ಯ ಪಠ್ಯ ಪ್ರದೇಶವಾಗಿದೆ. ನೀವು ಇಲ್ಲಿ ಯಾವುದೇ ವಿಷಯವನ್ನು ಬರೆಯಬಹುದು.

Chillamapalli
12th Sept 1906

C. Ramachandra
for
Mrs. M. Ganapathi
Wattakandam Estate

Chillamapalli
14th Sept 1906

ಸಂಪಾದಕರಿಗೆ -

ಇತ್ತೀಚೆಗೆ ಕನ್ನಡ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಬರುತ್ತಿರುವ ಕೆಲವು ಜಾಹೀರಾತುಗಳು ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಮಾಡುತ್ತಿರುವಂತೆ ಕಾಣುತ್ತಿವೆ. ಇಂಗ್ಲಿಷ್ ಪದಗಳನ್ನು ಕನ್ನಡ ಲಿಪಿಯಲ್ಲಿ ಬರೆಯುವುದು ಮತ್ತು ಕನ್ನಡ ಪದಗಳನ್ನು ಇಂಗ್ಲಿಷ್ ಲಿಪಿಯಲ್ಲಿ ಬರೆಯುವುದು ಈ ಅತ್ಯಾಚಾರದ ಎರಡು ಮುಖಗಳು. ಈ ಅತ್ಯಾಚಾರಕ್ಕೆ ಕಾರಣ ಏನು ಎಂಬುದು ಸ್ಪಷ್ಟವಾಗಿ ತಿಳಿಯುವುದಿಲ್ಲ. ಕನ್ನಡ ಭಾಷೆಯ ಬಗ್ಗೆ ಅಸಡ್ಡೆಯೋ, ಕನ್ನಡ ಲಿಪಿಯ ಬಗ್ಗೆ ಅಜ್ಞಾನವೋ, ಅಥವಾ ಕನ್ನಡ ಲಿಪಿಯಲ್ಲಿ ಬರೆಯಲು ಸಾಧ್ಯವಾಗದಷ್ಟು ಇಂಗ್ಲಿಷ್ ಪದಗಳು ಕನ್ನಡ ಭಾಷೆಯಲ್ಲಿ ಸೇರಿಹೋಗಿವೆಯೋ ಎಂಬುದು ಸ್ಪಷ್ಟವಾಗಿ ತಿಳಿಯುವುದಿಲ್ಲ. ಕಾರಣ ಏನೇ ಇರಲಿ, ಈ ಅತ್ಯಾಚಾರ ಮಾತ್ರ ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಆಗುತ್ತಿದೆ ಎಂಬುದು ಸ್ಪಷ್ಟ. ಈ ಅತ್ಯಾಚಾರವನ್ನು ಕೆಲವು ಜಾಹೀರಾತುಗಳಲ್ಲಿ ಕಾಣಬಹುದು. ಉದಾಹರಣೆಗೆ ಒಂದು ಜಾಹೀರಾತಿನಲ್ಲಿ ಕನ್ನಡ ಪದಗಳನ್ನು ಇಂಗ್ಲಿಷ್ ಲಿಪಿಯಲ್ಲಿ ಬರೆಯಲಾಗಿದೆ. ಇನ್ನೊಂದು ಜಾಹೀರಾತಿನಲ್ಲಿ ಇಂಗ್ಲಿಷ್ ಪದಗಳನ್ನು ಕನ್ನಡ ಲಿಪಿಯಲ್ಲಿ ಬರೆಯಲಾಗಿದೆ. ಈ ಎರಡೂ ಜಾಹೀರಾತುಗಳಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಆಗಿದೆ. ಈ ಜಾಹೀರಾತುಗಳನ್ನು ಕೊಟ್ಟವರು ಕನ್ನಡಿಗರೇ ಆಗಿರಬಹುದು. ಆದರೆ ಅವರು ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಮಾಡಿದ್ದಾರೆ. ಈ ಜಾಹೀರಾತುಗಳನ್ನು ಓದಿದ ಕನ್ನಡಿಗರು ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಆಗಿದೆ ಎಂದು ಅರಿತುಕೊಳ್ಳಲಿಲ್ಲ. ಇದು ಇನ್ನೂ ಹೆಚ್ಚಿನ ಆತಂಕಕಾರಿ ವಿಷಯ. ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಆಗುತ್ತಿದೆ ಎಂಬುದನ್ನು ಕನ್ನಡಿಗರೇ ಅರಿತುಕೊಳ್ಳಲಿಲ್ಲ ಎಂದರೆ ಕನ್ನಡ ಭಾಷೆಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಆಗುತ್ತಿರುವುದು ಕನ್ನಡಿಗರಿಗೆ ಗೊತ್ತ

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಕೆಳಗೆ ಸಹಿ ಮಾಡಿದವರನ್ನು ಸಂಪರ್ಕಿಸಬಹುದು.

ಇಂತಿ ನಿಮ್ಮ ವಿಶ್ವಾಸಿ

ಸಹಿ

ಹೆಸರು

ಹುದ್ದೆ

ಸಂಸ್ಥೆ

ದೂರವಾಣಿ ಸಂಖ್ಯೆ

ಇ-ಮೇಲ್ ವಿಳಾಸ

ಅಂಚೆ ವಿಳಾಸ

ಪಿನ್ ಕೋಡ್

ಸಹಿ ಮಾಡಿದವರು ಈ ಪತ್ರದಲ್ಲಿ ಉಲ್ಲೇಖಿಸಿರುವ ಎಲ್ಲಾ ಮಾಹಿತಿಯು ತಮ್ಮ ಅತ್ಯುತ್ತಮ ಜ್ಞಾನ ಮತ್ತು ನಂಬಿಕೆಗೆ ಅನುಗುಣವಾಗಿ ಸತ್ಯವಾಗಿದೆ ಎಂದು ಪ್ರಮಾಣೀಕರಿಸುತ್ತಾರೆ.

ಸಹಿ

ಹೆಸರು

ಹುದ್ದೆ

ಸಂಸ್ಥೆ

ದಿನಾಂಕ

Chikmagalur.
8th July 1906.

To

The Deputy Commissioner,
Kadur District.

my part-
ay submit
ssed

Sir

With Reference to your Memo No. 1495 forwarding copy of Mr. Pilkington's Inspection notes of the month of June 1906, I beg with due deference to him to State that the actual out-turn of Crop on my Estate last-year was only 80 maunds, or any Estate last-year was only 80 maunds, but not 150 maunds as understood by him. The Crop on my Estate during the past 5 years has never amounted to this much, a fact borne out by Mr. Pilkington's Inspection reports made during the time the Bankwas in Existence.

Ask Bailder Jafanallia Rao to pay the Kandayan at once to see me on the 14th at Chikmagalur cutcherry.

The whole of my Estate is 'Nati' and it is in the experience of all planters that nothing like an accurate Estimate of the Crop can be made, the actual out-turn of the Crop having been in Some Cases much less than half the Estimated Crop. Owing to the excess of Shade in the interior of the Estate,

Ask Amildar to find out from the Planters now this years crop to pay last years instalments

what remains to use over and above the actual
and necessary expenditure on my estates, I pay to
Government. Although the Continual depression
of the Coffee industry has very much hampened my
means. I do not utilize any of the Estate money for my
personal wants. I have made other arrangements
for this, and your honor may be aware of this fact.
Some of them I understand have borrowed money
hypothecating this year's Crop and paid last years
instalments. I cannot do the same for many reasons
My resources next year would be still more fettered.

I therefore humbly beg that you will
kindly Consider all these circumstances and
allow me the Concession I pray for. for which
act I shall as in duty ever pray

I beg to Remain
Sir,
yours most obedient Servant

I therefore beg that the benign Government
will kindly extend their Concession to me as th
have done in all like Cases.

G.R.S. 26]

File No. 7-06
Serial No. (4)

Diary No. of letter replied to 1269

No. H 2753
& 15 Octr 06

General and Revenue Secretariat
(Banking)
, the 15th Octr 1906.

To
The Revenue Commissioner
in Mysore

Date of issue do

Signed by W. M. Krishna

Sir

I am directed to forward herewith letter No. 243 of the 19th September 1906 together with its Enclosures from the Dy. Comr. of the Kadur District submitting a Statement shewing particulars of instalments payable annually and the amounts paid towards the first instalment by the members of the late Agricultural Bank at Chikmagalur and proposing the grant of certain concessions in regard to the payment of instalments and interest due by the members and to request that you will be so good as to favor Govt. with your opinion in the matter.

I have &c.

over.

SUBJECT.

6/10/6
for Secretary

D1863 (5) B7-06

No. 4756 Office of the Revenue Commissioner in Mysore,
one file
Dated Bangalore, 8th November 1906.
9

From

A. Rangaswami Iyengar Esq. B.A. B.L.

Revenue Commissioner in Mysore.

To

The Secretary to the Government of His Highness the Maharaja of Mysore, Gen. & Rev. Departments.

Sir,

Adverting to your letter No. Fl. 2753/ B. 7-06-4 dated 15th October 1906 inviting my opinion on the proposals of the Deputy Commissioner of the Kadur District, regarding the realisations of the debts from the members of the late Agricultural Bank at Chikmagalur, I have the honor to state as follows:-

2. In disposing of this question, the following considerations have to be borne in mind. The Government incurred a great sacrifice when they consented to forego ~~its~~ their right to enforce the joint and several liability of the members for the whole debt of the Bank. This was done to enable the more solvent debtors to pay up their individual debts and redeem their property from all liability and the Government was prepared to recover whatever was possible from the less solvent members. It is therefore rather hard, if not improper and unreasonable, on the part of these members to ask for further concessions. The Government will be fully justified in proceeding to realise the amount of loan due as per instalments granted. But this is practically limited by the prudential consideration whether, by such a step, the Government will be able to realise the amount due without much loss or whether it would be better to adopt some other arrangement to minimise the loss to Government as much as possible. ~~and~~ Since it is difficult to predicate whether the members will

be

be able to keep up to their engagement, if their concessions are now granted; there is little wisdom in making such concessions, only to forego the chances which Government may have of realising a large proportion of the debt, from the more valuable securities. It is better therefore to put off the consideration for a year or two and to enforce in the meantime the terms fixed by Government Proceedings No. Fl. 4218-21/ B. 33-04-11 dated 6th January 1905.

3. There is a great deal of force in the remark of the Deputy Commissioner that, if the estates are brought into the market they may not fetch even prices approximating to the reduced values now put upon them. There will not be many bona fide bidders for these estates and in the case of the more valuable ones it is just possible that people might combine and buy them for low prices either for the original owners or to serve other ~~puppets~~ persons. But this is no reason why the Government should proceed to revise the arrangement when there is no prospect of immediate or certain payment. It would be inadvisable therefore to proceed to the extremity of selling any of the estates just now. If the members refuse to continue to work on the same terms till Government is able to look about for themselves, I would recommend ~~this~~ the arrangements noted in ~~the next~~ para 5 and even if these are not feasible, I would suggest that rather than sell the property at once under the disadvantages referred to above, the estates may be forfeited to Government and managed as economically as possible in order to prevent the owners from trying to withhold from Government even the reasonable sums that they can afford to pay.

4. For these reasons I would reiterate that it is not desirable to enter into any negotiations about the remissions when the prospects of coffee are so discouraging and we have no fair means of judging what the securities would be worth or are likely to fetch a few years hence. But at the same time it is not desirable to insist upon the full payment of the instalments already fixed irrespective of the gross production of the estate, the amount actually expended for its upkeep and the net income realised.

5. I would

5. I would therefore propose

(a) that the petitioners may be informed that no definite orders can at present be passed upon their representations for concessions; that such of the planters as pay up not less than the annuity or instalment fixed for the principal amount of the loan, will be allowed to be in possession of the estate and deal with the produce without any enquiry from Government. The interest on arrears of principal and the annuity may be carried forward to be dealt with as the Government decide later on;

(b) that in the case of other gardens the Government shall assume legal possession of the estates and the crops, the owners being allowed to manage the estates on condition of handing over the whole produce of the estate to Government; that out of the value of this produce the amount required for their management will be set apart in deposit with the Government and issued periodically for the upkeep of the estates by the Inspector of the coffee estates, the rest if any being credited towards the debt due;

(c) in the case of estates the owners of which do not agree to the said terms the estate should be taken possession of by the Inspector and arrangements made for their management and upkeep for a year or two pending sale in public auction or by private negotiation.

6. I submit also the opinion of the Inspector of the Agricultural Banks, dated 7th November 1906 on this question. But I am inclined to think that his proposals are even more liberal than what the owners ask for and are not less difficult of enforcement than the present arrangement.

7. The enclosures to your letter are herewith returned.

I have the honor to be,

Sir,

Your most obedient servant,

For Revenue Commissioner.

A.N.

Kaaur Dy. Commrs letter
No 243 dy 21st Sepr 06
relating to the late
Agl Bank at Chikmagalur

Having dealt with
the papers, which I
was in the Secretariat,
relating to the arrange-
-ment by which minimal
liability was substituted
for joint responsibility,
I know well the
history of the two
Coffee banks at
Chikmagalur and
Sakleshpur respectively.
It was at the earnest
request of the members
that the late Dewan
promised to ~~recover~~
recommend the amount
of instalment to be
paid annually, after
the first instalment
was paid. The members
wished to be allowed
to pay at 2½ per cent

for the first five years at 5 per cent for the second five years, at 7½ per cent for the third five years and at 2½ per cent for the last five years. I think it is better to reduce the amount of the instalment to 2½ or 3½ per cent for the first five years and levy the balance afterwards in equal instalments or as specified above by the members when they made their request for reduction last year. I am not sure that the threat to forego levy interest at 4 per cent will have much effect. When the threat of selling up the estate was unavailing the threat of adding to bear additional burden in the shape of interest which in the nature of circumstances can only swell the

arrears will proceed, will, I fear, hardly have any effect on the members. After all, it is not unwillingness to pay that is the main factor in the accumulation of these arrears, but it is the depression which has overtaken the coffee industry. The request of the members to remit the whole of the interest due as stated by the Dy. Coomer is unreasonable. The question of remitting any portion of the interest may be considered in the case only of those members who may pay up the principal amount, say, in ten or fifteen years.

Of the five members who are greatly in arrears, the cases of Jagannatha Rao and Raja Rao are

more or less helpless. By selling their estates however a tenant, not more than Rs 2500 can be realized, while the debt amounts to more than Rs 17000. As long as Govt has not to advance any money for the upkeep of their estates, I think it is advantageous to allow the owners to work them.

Sarvamalkatammal, the widow of Ganesha Rao deserves some consideration and in her case as well as in the cases of Abdul Khadir Sahib Son and Ganesbakio, a reduction of the annual instalment to 2½ or 3½ per cent may, I think, suffice for the present.

M. Shamier Rao

7th Nov 1906

G.R.S. 28] 31-1

File No. 7-06
Serial No. 8

Diary No. of letter replid to 1863

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT.
(Banking)

, *the* 28—1 1907

Date of issue — do —

Signed by H V Sreenivasaya

READ.—
Letter No. 243 of the 19th Septr. 1906 from the Dy. Commr. of the Kadur District submitting a statement showing particulars of instalments payable annually and the amounts paid towards the first instalment by the members of the late Agricultural Bank at Chikmagalur and recommending the grant of certain concessions in regard to the payment of instalments and interest due by the members.

ORDER THEREON.—No.

Correspondence Ending with

over

SUBJECT

MGCPB—20,000—21-2-06

letter No. 4756 of the 8th November 1906
from the Rev. Jour. in Mysore sub-
-mitting his opinion on the recom-
-mendations made by the Dy. Jour.

Order. No 96 5861-4 & 28-1-07
B7-06-8

In their petitions presented to
the Dy. Jour. and submitted by him
along with his letter, the debtors pray
for the remission of the accumulated
interest amounting, up to the End of
March 1905, to Rs. 60,651-12-2, the
principal alone being recovered in
twenty Equal annual instalments
bearing no further interest. The Dy.
Jour. considers this request to
be unreasonable and recommends
that the principal and accumulated
interest may be recovered from the
members by twenty Equal annual
instalments without any further charge
of interest. As observed by the Rev.
Jour. the Govt. ~~incurred a great~~ made a great concession in
sacrifice when they consented to forgo

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation Sheet draft form.*)

their right to enforce the joint and several liability of the members for the whole debt of the Bank and it is very unreasonable on the part of the members to ask for further concessions. The Govt. are of opinion that the arrangements sanctioned in G.O. No. H 4218-21/B 33-04-11 of the 6th January 1905 have not been worked for a sufficiently long time to have afforded useful experience on the basis of which proposals for their revision can be made, and they are not therefore prepared to entertain recommendations for the grant of further concessions. It is observed from the statement appended to the Dy. Commissioner's letter that only 11 out of the 20 members have paid the first instalment in full.

2. As regards the six Estates which have been ordered to be sold the Dy. Commr's. proposal is that their sale may be postponed for a period

MGCPB—30,000—5-4-05.

of three years during which time the payment of the instalment by their owners may be suspended so that the realization may be applied under proper safe guards for the improvement of the Estates. If the suspension of instalment is considered undesirable, he recommends that the accumulated interest may be remitted and principal alone recovered in 25 annual instalments. It is proposed that the crop on these Estates should be gathered under the supervision of Govt. agency and disbursements on account of working and supervision charges, made out of the realizations deposited in the Govt. Savings Bank the remission of interest and extension of time for repayment are questions which as in the case of the other Estates the Govt. are not prepared to consider now. The proposal of the Dy. Commr. to postpone the sale of

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation Sheet draft form.*)

these Estates for three years is approved

11/2/1907
Secretary

20/1/1907 To Grade 29.1.10.

The Rev. Jeremiah Power in Surrey
" Dr. Jeremiah Power-Kadur Dt
" Do — Hassan Dt
" Jonathan Keller

MG

SLR 26/1/1907

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File No. 7-06

Serial No.

Diary No. of letter replied to 1863 469

No H 6033

General and Revenue Secretariat
(Banking)
, *the* 5-2-1907

To

5-2-07

The Dy. Comr. Kadur District

Date of issue do

Signed by M. Srinivasa Iyengar

With reference to your letter No. 243 of the 19th Septr 1906 submitting a Statement shewing particulars of instalments payable annually by the members of the late Agricultural Bank at Chikmagalur, has the honor to return herewith Mr. Pilkington's latest inspection notes and his letter No. 45 of 11th August 1906 as requested therein.

B.O

18/2

for Secretary

over.

SUBJECT.